

2024 Plan and Premium Scenarios

September 2023



MNsure's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached at 855-366-7873 or AEO@MNsure.org.

If You Need Health Insurance, MNSure Can Help

MNSure connects Minnesotans who need health insurance with quality, comprehensive coverage and access to discounts that lower health insurance costs.

MNSure is also the **only** place Minnesotans can:

- Compare health plans from multiple companies in one place
- Be certain that every plan sold covers essential health benefits
- Get free application and enrollment help from local, trusted experts across the state

MNSure serves thousands of Minnesotans who are self-employed, entrepreneurs and small business owners, early retirees who don't yet qualify for Medicare, and those who don't have access to affordable health insurance through their jobs.

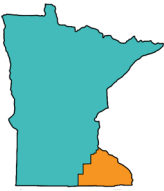
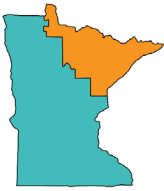
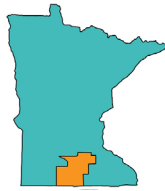
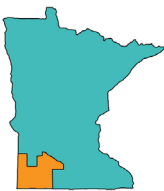




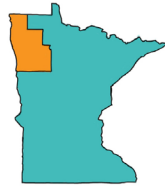
The following scenarios use actual 2024 health plans available through MNSure to show how discounts (advanced premium tax credits, or APTC) reduce health insurance costs for individuals and families.

The federal Inflation Reduction Act enhanced these tax credits, meaning larger tax credits are available and more Minnesotans are eligible for these savings. When they shop for health insurance through MNSure, Minnesotans can find a 2024 health plan with premiums that cost no more than 8.5% of their household income, also thanks to the Inflation Reduction Act.

Minnesotans can visit MNSure.org to get a savings estimate based on their household size, age, income and location.

MNsure Health Insurance Plan Rates by Region

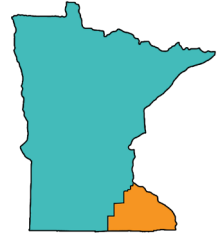
There are nine insurance rate pricing regions in Minnesota

Area 1	Area 2	Area 3
 <p>Dodge Fillmore Freeborn Goodhue Houston Mower Olmsted Steele Wabasha Winona</p>	 <p>Carlton Cook Itasca Koochiching Lake Lake of the Woods St. Louis</p>	 <p>Blue Earth Faribault Le Sueur Martin Nicollet Rice Waseca Watsonwan</p>
Area 4	Area 5	Area 6
 <p>Brown Cottonwood Jackson Lincoln Murray Nobles Pipestone Redwood Rock</p>	 <p>Big Stone Chippewa Kandiyohi Lac Qui Parle Lyon McLeod Meeker Renville Sibley Swift Yellow Medicine</p>	 <p>Becker Clay Douglas Grant Otter Tail Pope Stevens Traverse Wilkin</p>
Area 7	Area 8	Area 9
 <p>Aitkin Beltrami Cass Chisago Crow Wing Hubbard Isanti Kanabec Mille Lacs Morrison Pine Roseau Todd Wadena</p>	 <p>Anoka Benton Carver Dakota Hennepin Ramsey Scott Sherburne Stearns Washington Wright</p>	 <p>Clearwater Kittson Mahnommen Marshall Norman Pennington Polk Red Lake</p>

Area 1 Premium Scenarios

Area 1 Counties

Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Steele, Wabasha, Winona



Bronze Plan in Wabasha

Family of 4 | \$116,000 income



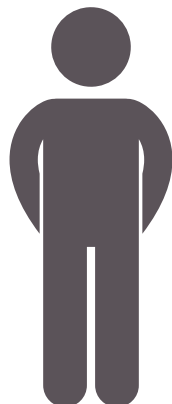
Premium: **\$1784/mo**

- Enhanced tax credit: **\$1026/mo**

Consumer pays: **\$758/mo**

Silver Plan in Rochester

37-year-old | \$40,000 income



Premium: **\$454/mo**

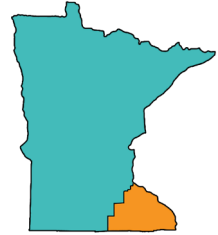
- Enhanced tax credit: **\$301/mo**

Consumer pays: **\$153/mo**

Area 1 Premium Scenarios

Area 1 Counties

Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Steele, Wabasha, Winona



Silver Plan in Austin

Family of 4 | \$89,000 income



Premium: **\$1808/mo**

- Enhanced tax credit: **\$1440/mo**

Consumer pays: **\$368/mo**

Gold Plan in Rochester

Family of 2 | \$90,000 income



Premium: **\$2456/mo**

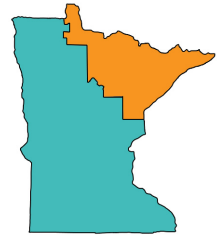
- Enhanced tax credit: **\$1409/mo**

Consumer pays: **\$1047/mo**

Area 2 Premium Scenarios

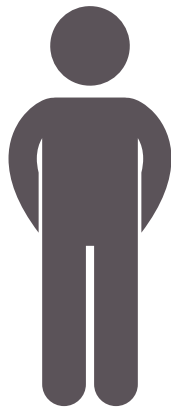
Area 2 Counties

Carlton, Cook, Itasca, Koochiching, Lake, Lake of the Woods, St. Louis



Bronze Plan in Duluth

28-year-old | \$31,000 income



Premium: **\$320/mo**

- Enhanced tax credit: **\$264/mo**

Consumer pays: **\$56/mo**

Silver Plan in Grand Rapids

Family of 2 | \$64,000 income



Premium: **\$861/mo**

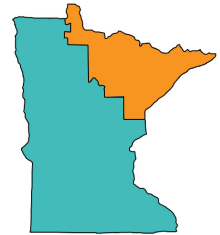
- Enhanced tax credit: **\$419/mo**

Consumer pays: **\$442/mo**

Area 2 Premium Scenarios

Area 2 Counties

Carlton, Cook, Itasca, Koochiching, Lake, Lake of the Woods, St. Louis



Silver Plan in Carlton

Family of 4 | \$99,000 income



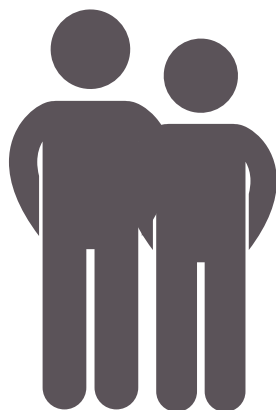
Premium: **\$1348/mo**

- Enhanced tax credit: **\$828/mo**

Consumer pays: **\$520/mo**

Gold Plan in Duluth

Family of 2 | \$72,000 income



Premium: **\$1903/mo**

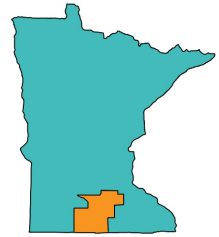
- Enhanced tax credit: **\$1180/mo**

Consumer pays: **\$723/mo**

Area 3 Premium Scenarios

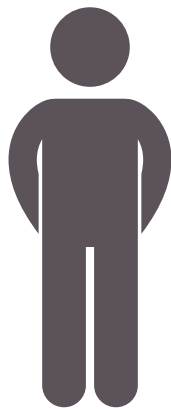
Area 3 Counties

Blue Earth, Faribault, Le Sueur, Martin, Nicollet, Rice, Waseca, Watonwan



Bronze Plan in St. Peter

62-year-old | \$35,000 income



Premium: **\$988/mo**

- Enhanced tax credit: **\$858/mo**

Consumer pays: **\$130/mo**

Silver Plan in Mankato

Family of 3 | \$97,000 income



Premium: **\$1180/mo**

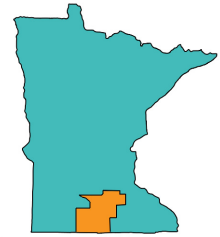
- Enhanced tax credit: **\$546/mo**

Consumer pays: **\$634/mo**

Area 3 Premium Scenarios

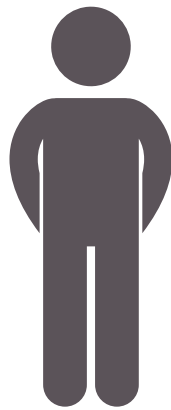
Area 3 Counties

Blue Earth, Faribault, Le Sueur, Martin, Nicollet, Rice, Waseca, Watonwan



Silver Plan in Fairmont

42-year-old | \$40,000 income



Premium: **\$457/mo**

- Enhanced tax credit: **\$279/mo**

Consumer pays: **\$178/mo**

Gold Plan in Mankato

Family of 4 | \$107,000 income



Premium: **\$1771/mo**

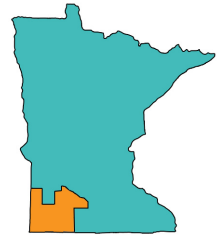
- Enhanced tax credit: **\$948/mo**

Consumer pays: **\$823/mo**

Area 4 Premium Scenarios

Area 4 Counties

Brown, Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone, Redwood, Rock



Bronze Plan in Pipestone

Family of 4 | \$88,000 income



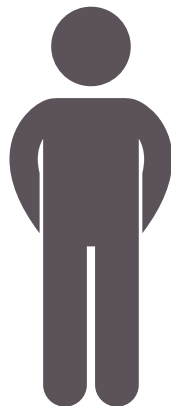
Premium: **\$1088/mo**

- Enhanced tax credit: **\$909/mo**

Consumer pays: **\$179/mo**

Bronze Plan in Jackson

40-year-old | \$40,000 income



Premium: **\$367/mo**

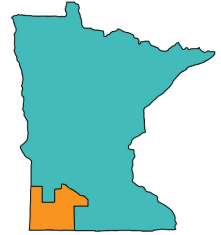
- Enhanced tax credit: **\$196/mo**

Consumer pays: **\$171/mo**

Area 4 Premium Scenarios

Area 4 Counties

Brown, Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone, Redwood, Rock



Silver Plan in Slayton

Family of 3 | \$90,000 income



Premium: **\$1154/mo**

- Enhanced tax credit: **\$642/mo**

Consumer pays: **\$512/mo**

Gold Plan in New Ulm

Family of 2 | \$80,000 income



Premium: **\$1784/mo**

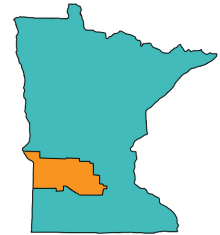
- Enhanced tax credit: **\$969/mo**

Consumer pays: **\$815/mo**

Area 5 Premium Scenarios

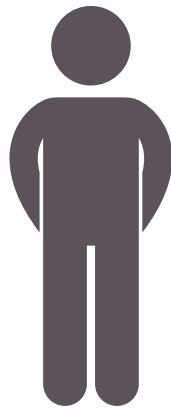
Area 5 Counties

Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lyon, McLeod, Meeker, Renville, Sibley, Swift, Yellow Medicine



Bronze Plan in Willmar

32-year-old | \$32,000 income



Premium: **\$360/mo**

- Enhanced tax credit: **\$266/mo**

Consumer pays: **\$94/mo**

Silver Plan in Redwood Falls

Family of 2 | \$69,000 income



Premium: **\$750/mo**

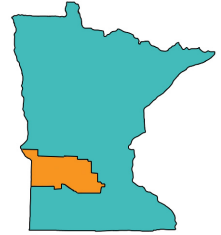
- Enhanced tax credit: **\$288/mo**

Consumer pays: **\$462/mo**

Area 5 Premium Scenarios

Area 5 Counties

Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lyon, McLeod, Meeker, Renville, Sibley, Swift, Yellow Medicine



Silver Plan in Glencoe

Family of 2 | \$70,000 income



Premium: **\$1751/mo**

- Enhanced tax credit: **\$1153/mo**

Consumer pays: **\$598/mo**

Gold Plan in Willmar

Family of 4 | \$95,000 income



Premium: **\$1501/mo**

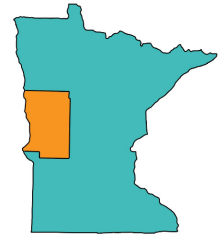
- Enhanced tax credit: **\$794/mo**

Consumer pays: **\$707/mo**

Area 6 Premium Scenarios

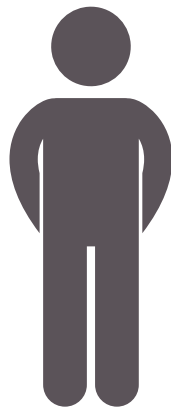
Area 6 Counties

Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin



Bronze Plan in Detroit Lakes

30-year-old | \$31,000 income



Premium: **\$327/mo**

- Enhanced tax credit: **\$248/mo**

Consumer pays: **\$79/mo**

Silver Plan in Alexandria

Family of 3 | \$88,000 income



Premium: **\$1024/mo**

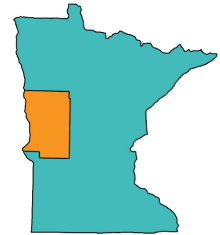
- Enhanced tax credit: **\$514/mo**

Consumer pays: **\$510/mo**

Area 6 Premium Scenarios

Area 6 Counties

Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin



Silver Plan in Fergus Falls

Family of 4 | \$93,000 income



Premium: **\$1194/mo**

- Enhanced tax credit: **\$808/mo**

Consumer pays: **\$386/mo**

Gold Plan in Alexandria

Family of 2 | \$80,000 income



Premium: **\$1735/mo**

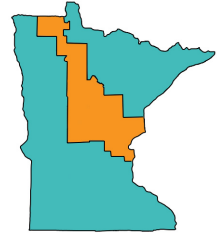
- Enhanced tax credit: **\$927/mo**

Consumer pays: **\$808/mo**

Area 7 Premium Scenarios

Area 7 Counties

Aitkin, Beltrami, Cass, Chisago, Crow Wing, Hubbard, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Roseau, Todd, Wadena



Bronze Plan in Park Rapids

Family of 4 | \$99,000 income



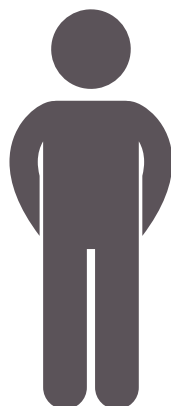
Premium: **\$1151/mo**

- Enhanced tax credit: **\$809/mo**

Consumer pays: **\$342/mo**

Silver Plan in Bemidji

33-year-old | \$35,000 income



Premium: **\$358/mo**

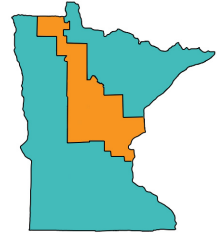
- Enhanced tax credit: **\$253/mo**

Consumer pays: **\$105/mo**

Area 7 Premium Scenarios

Area 7 Counties

Aitkin, Beltrami, Cass, Chisago, Crow Wing, Hubbard, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Roseau, Todd, Wadena



Silver Plan in Baxter

Family of 2 | \$70,000 income



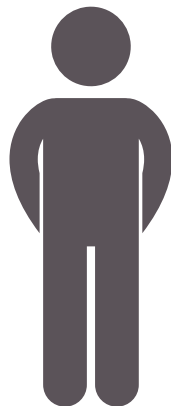
Premium: **\$1583/mo**

- Enhanced tax credit: **\$1153/mo**

Consumer pays: **\$430/mo**

Gold Plan in Bemidji

60-year-old | \$40,000 income



Premium: **\$945/mo**

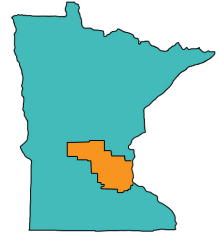
- Enhanced tax credit: **\$644/mo**

Consumer pays: **\$301/mo**

Area 8 Premium Scenarios

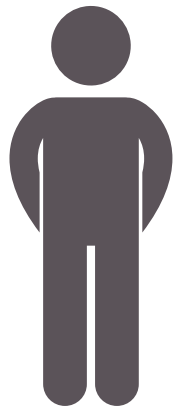
Area 8 Counties

Anoka, Benton, Carver, Dakota, Hennepin, Ramsey, Scott, Sherburne, Stearns, Washington, Wright



Bronze Plan in Maplewood

27-year-old | \$30,000 income



Premium: **\$234/mo**

- Enhanced tax credit: **\$196/mo**

Consumer pays: **\$38/mo**

Bronze Plan in St. Cloud

Family of 4 | \$101,000 income



Premium: **\$1002/mo**

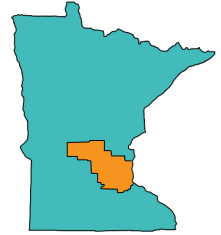
- Enhanced tax credit: **\$565/mo**

Consumer pays: **\$437/mo**

Area 8 Premium Scenarios

Area 8 Counties

Anoka, Benton, Carver, Dakota, Hennepin, Ramsey, Scott, Sherburne, Stearns, Washington, Wright



Silver Plan in Maple Grove

Family of 4 | \$148,000 income



Premium: **\$1266/mo**

- Enhanced tax credit: **\$257/mo**

Consumer pays: **\$1009/mo**

Gold Plan in Minneapolis

Family of 2 | \$80,000 income



Premium: **\$1518/mo**

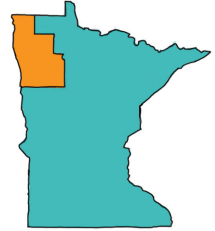
- Enhanced tax credit: **\$740/mo**

Consumer pays: **\$778/mo**

Area 9 Premium Scenarios

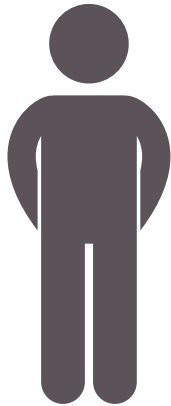
Area 9 Counties

Clearwater, Kittson, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake



Bronze Plan in Thief River Falls

25-year-old | \$30,000 income



Premium: **\$261/mo**

- Enhanced tax credit: **\$233/mo**

Consumer pays: **\$28/mo**

Bronze Plan in Warren

Family of 3 | \$80,000 income



Premium: **\$1000/mo**

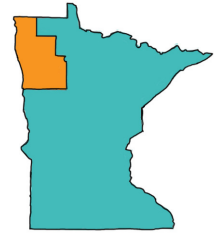
- Enhanced tax credit: **\$686/mo**

Consumer pays: **\$314/mo**

Area 9 Premium Scenarios

Area 9 Counties

Clearwater, Kittson, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake



Silver Plan in Warren

Family of 2 | \$80,000 income



Premium: **\$1563/mo**

- Enhanced tax credit: **\$949/mo**

Consumer pays: **\$614/mo**

Gold Plan in Thief River Falls

Family of 4 | \$98,000 income



Premium: **\$1450/mo**

- Enhanced tax credit: **\$779/mo**

Consumer pays: **\$671/mo**